



172d STRYKER Brigade Artillery - Arctic Thunder-On Time!



4th Battalion 11th Field Artillery Regiment

Family Readiness Group
Deployment Training
9-10 March 2004



Sequence of Events

- Introduction
- JAG Presentation
- Next Meeting Dates and Topics
- Upcoming Events
- Commanders Q&A
- Appointment Sign-up



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THE STAFF JUDGE ADVOCATE (JAG) 353-6500



2004



Services or “What I Do”

Advise and assist clients on issues involving:

- family law
- wills and estate planning
- real property
- consumer protection
- economic matters
- military and civilian administrative matters
- taxes
- torts
- civilian criminal matters
- Referrals for civilian attorneys



Overview

- Powers of Attorney**
- Last Wills and Testaments**
- Estate Planning Tips**
- Advanced Medical Directives and Living Wills**
- Tax Center**
- Questions**



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Power of Attorney

General and Special POA

- POA can do all Soldier could do.
- POA Can Survive creator's incapacity.
- Allows for management of affairs without court supervision.
- As broad as grantor desires.
- POA is only as good as who wants to accept it.





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Power of Attorney

General and Special POA



- **GENERAL
POWERS**

- You **MUST SERIOUSLY TRUST** anyone you give these powers to
- With a General POA, they may **LEGALLY:**
 - Empty your bank account
 - Take a loan out **IN YOUR NAME** and spend the money
 - Buy any item, and bill it to you
 - Re-up you in the Army while you're deployed

Which is worst to you?





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ESTATE PLAN



- Discuss it with your spouse.
- Have an Estate Plan.
- Questions- Call me for advice.



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YOUR ESTATE PLAN COULD INCLUDE



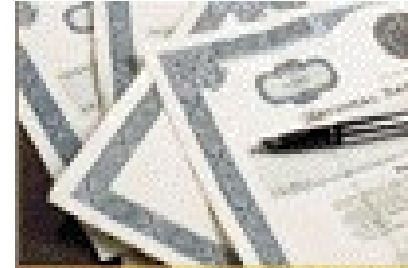
- One Will Per Spouse
- A trust if estate >\$1.5 Million
- Life insurance
- Living Will
- Right of Survivorship for Deeds
- Guardians fully planned for children



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What Is "My Estate"?



("Everything I own")

- My home, other real estate, bank accounts, investments, retirement benefits, IRAs, TSP, SGLI/ life insurance, collectibles, personal belongings





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Summary of Wills



What You Can Do in a Will:

- Provide for Minor Children
- Designate Distribution of Property/Name Beneficiaries
- Establish Control Mechanisms for Other Beneficiaries
- Tax Planning
- Appoint Who Will Carry Out Your Estate Plan & Wishes
- State Law Governs Will Interpretation
- Assets Passing Through a Will Are Subject to Probate
- Keep Your Will Safe and Available!



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Do I Need

Ask Yourself, "Do I:

- "Own Real Estate?
- "Have Minor Children?
- "Estate over \$1.5 Million?
- "Have a Blended Family?
- "Want a Specific bequest?
- "Care about
Funeral arrangements?
- "Have a Family inheritance/farm?"

IF ONE YES, YOU NEED A WILL.





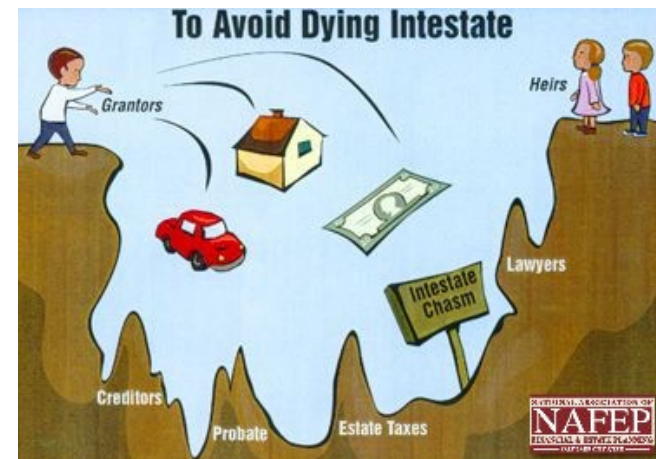
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Doing Nothing



- At death -
 - Probate
 - Assets distributed under state law



- At incapacity -
 - Court controls assets



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A TRUST in your Will?



- MINOR CHILD? Your TRUSTEE holds monies for the benefit of your BENEFICIARY (usually your child) in accordance with the terms of a trust agreement between the TRUSTEE and the GRANTOR (you) who established the trust***
- Estates over a million dollars NEED TRUST!**





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GUARDIANSHIP & Minor Children



- State Court
 - Appoints guardian
 - Controls finances
- Child inherits all at legal age (unless trust in will)



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Insurance



<http://www.insure.com>

- **Life/SGLI**

- Do you need it?
- How much?
- What type?

- **Liability**

- You do need it!
- Economic decision – how much?





Living Wills

(or “Advanced Medical Directives”)



A Nightmare Scenario

1. Understand Your Options.
2. Choose An Advocate.
3. Bulletproof Your Choices.
4. Write the Living Will.
5. Keep Your Will Up To Date.



•TAXES In Combat Zones

- Pay is tax-exempt in CZ/QHDA.**
- Still must file federal taxes for 2003.**
- Last chance for 2000 refund!**





Location and Hours

- Located in Building #5700 Gaffney Avenue
- Telephone: (907) 353-6534
- Hours of operation: 0800-1700 M,T,W
1330-1700 Th
0800-1500 F
- POAs and notarizations done on a walk-in basis;
all else by appointment
- Operations during income tax season at stand-alone Tax Center (open 'til 8pm on Thursdays)
- Tax Center appointment phone 353-2600



QUESTIONS





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SPIRITUAL FITNESS SMACKDOWN

WHERE: Birch Hill Ski Lodge

WHEN: 20 March from 5:30 pm to 9:00 pm

WHO: All 4-11 family members and single soldiers.

WHAT: * **Free Tubing** for 1st 50 people per battery to sign up.
* **Free Lift Tickets** for 1st 12 single soldiers per battery to sign up.

* **Free Pizza and Soda** from 8-9 pm for everyone who stays and SIGNS UP!



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Happy Easter

You and your family are invited to the 4-11 FA

Easter Celebration and Egg Hunt



WHERE: Southern Cross Chapel (corner of 8th and Neely)

WHEN: Saturday 3 April 2004

TIME: 12:00-15:00 (Noon till 3 p.m.)

We will be enjoying a sit down buffet type meal. Please come out, meet other families in the unit, and enjoy a great day of family fun, activities and camaraderie.

**** Your FRG Leaders will coordinate for food and plastic egg donations**

*****Please bring a basket for your child to collect eggs and a camera. The Easter Bunny will be available for pictures!**



FRG Events and Activities

- Mar 20 - Spiritual Fitness Smackdown
 - ✓ 1730 - 2000 - Tubing/Skiing/Snowboarding at Birch Hill
 - ✓ 2000 - 2100 - Free Pizza Party at Birch Hill
- Apr 3 - Bn Easter Egg Hunt - 1200 -1500 - Southern Lights Chapel
- May 6 - Bn Volunteer Awards Ceremony - 1830 - Location (TBD)
- Aug 6 - Bn Golf Tournament - Time TBD - Chena Bend Golf Course
- Aug 13 - Molly Pitcher Day - MOUT Site (T)
- Sep 10 - Bn Organizational Day



Next Meeting Dates and Topics

- May 04
 - ✓ Family Care Plans
 - ✓ FSG Lessons Learned OIF/OEF
- Aug 04
 - ✓ Finance (SGLI, other entitlements while deployed)
 - ✓ How to read a LES
 - ✓ Allotments
- Oct 04
 - ✓ Family Emergencies (AER, Red Cross, DEERS, TRICARE etc)
- Jan 05
 - ✓ Effects of Deployments on Children, Media Training and Casualty Notification
- Feb/Mar 05
 - ✓ JRTC Deployment Brief – Commander/1SG Interviews



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Battalion Commander

Q & A